In re: Carlos Bryant Debtor Case No. 19-80047-CRJ Chapter 13

CERTIFICATE OF NOTICE

District/off: 1126-8 User: admin Page 1 of 2 Date Rcvd: Jan 09, 2019 Form ID: 309I Total Noticed: 44

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 11, 2019.
                         Carlos Bryant, 6516 Buddy Garrett Rd., Tanner, AL 35671-3901
+Michele T. Hatcher, Chapter 13 Trustee, P.O. Box 2388, Decatur, AL 35602-2388
+AFS/AmeriFinancial Solutions, LLC., Po Box 65018, Baltimore MD 21264-5018
db
t.r
9971315
                         +Aaron's, 3104 Laurel Lake Cove, Helena, AL 35022-7946
9971689
                         +Aarons Rent to Own, 8650 Madison Blvd, Madison AL 35758-1803
+Ad Astra Recovery, 7330 West 33rd Street North, Suite 118,
9971311
9971314
                                                                                                                                     Wichita KS 67205-9370
9971690
                                          2301 Cumberland Cr. SW, Decatur, AL 35602
                          Bestway,
9971312
                         +Bestway Rent to Own, 2901 Bob Wallace Ave. SW, Huntsville AL 35805-4107
                                                 1 MILLENNIUM DR # 1, UNIONTOWN PA 15401-6408
9971317
                    ++++CMA CREDIT,
                         (address filed with court: CMA Credit, 1 Millennium Dr.,
                                                                                                                                Uniontown PA 15401)
                         +Capstone Fin, 1815 6th Ave. Se, Decatur AL 35601-6000
+Cnac/all09, 2001 Sparkman Dr Nw, Huntsville AL 35810-3892
9971316
9971318
                         +Collectron Of Atlanta/Carter-Young, Attention: Bankruptcy,
9971319
                                                                                                                                  Po Box 92269,
                            Atlanta GA 30314-0269
                         +Crestwood Medical Center,
9971346
                                                                        PO Box 849007,
                                                                                                   Dallas TX 75284-9007
                          +Decatur Fin, 1815-E 6th Avenue Se, Decatur AL 35601-6000
Frost Arnett Company, PO Box 198988, Nashville TN 37219-8988
9971321
                         +Decatur Fin,
9971325
                         +Huntsvi Fin, 1004 Jordan Lane Suite 3, Huntsville AL 35816-3025
+Island Medical, 5700 Darrow Rd Ste 106, Hudson OH 44236-5026
9971327
9971348
9971328
                         +Limestone County DHR, PO Box 830, Athens AL 35612-0830
                         +HIMESTORE COURTY DHR, PO BOX 830, Athens AL 35612-0830
+MDS/Medical Data Systems, 2001 9th Avenue, Suite 312, Vero Medical Data Systems, Inc., 2001 9th Avenue, Suite 312, Vero Beacher Radiology Group PA, 1201 7th St SE, Decatur AL 35601-3337
+Radiology of Huntsville, 2006 Franklin St. Suite 200, Huntsville, Sun Loan Company, 651 Us Highway 72 W, Athens AL 35611-4211
9971332
                                                                                                                              Vero Beach FL 32960-6413
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                                                1819-2 6th Avenue Se, Decatur AL 35601-6009
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                         +Valleyloan,
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
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9971345
                         +EDI: CINGMIDLAND.COM Jan 10 2019 07:43:00
                                                                                                       AT & T Mobility,
                                                                                                                                     PO Box 6463,
                            Carol Stream IL 60197-6463
9971344
                         +E-mail/Text: dhrcscbu@dhr.alabama.gov Jan 10 2019 03:49:33
                            Alabama Department of Human Resources, 50 North Ripley Street,
                                                                                                                                            Montgomery AL 36130-1001
                          E-mail/Text: defaultspecialty.us@bbva.com Jan 10 2019 03:50:54
9971320
                                                                                                                                          Compass Bank,
                                                                                                                                                                     PO Box 2210,
                            Decatur AL 35699
9971323
                         +E-mail/Text: bknotice@ercbpo.com Jan 10 2019 03:51:18
                                                                                                                           ERC/Enhanced Recovery Corp,
                         8014 Bayberry Rd, Jacksonville FL 32256-7412
+E-mail/Text: bknotice@ercbpo.com Jan 10 2019 03:51:19
9971322
                                                                                                                         Enhanced Recovery, PO Box 57547,
                            Jacksonville FL 32241-7547
9971324
                         +E-mail/Text: bankruptcies@foxcollection.com Jan 10 2019 03:50:45
                                                                                                                                              Fox Collection Center,
                         Attn: Bankruptcy, Po Box 528, Goodlettsvile TN 37070-0528 +EDI: CBS7AVE Jan 10 2019 07:43:00 Ginnys Inc., 1515 S 21
9971347
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                            Clinton IA 52732-6676
9971326
                         +EDI: CBS7AVE Jan 10 2019 07:43:00
                                                                                          Ginnys/Swiss Colony Inc,
                                                                                                                                    Attn: Credit Department,
                            Po Box 2825, Monroe WI 53566-8025
9971329
                         +EDI: RESURGENT.COM Jan 10 2019 07:43:00
                                                                                                    LVNV Funding/Resurgent Capital, Attn: Bankruptcy,
                            Po Box 10497, Greenville SC 29603-0497
                         +EDI: VERIZONCOMB.COM Jan 10 2019 07:43:00
9971330
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                                                                                                                   500 Technology Dr,
                            Weldon Spring MO 63304-2225
9971331
                         +EDI: VERIZONCOMB.COM Jan 10 2019 07:43:00
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                                                                                                                                     500 Technology Dr,
                            Weldon springs MO 63304-2225
9971334
                         +E-mail/Text: brprocessor@pfccollects.com Jan 10 2019 03:52:32
                                                                                                                                        Professional Finance,
                            PO Box 7059, Loveland CO 80537-0059
                         +E-mail/Text: Bankruptcy@redfcu.org Jan 10 2019 03:50:29
9971335
                                                                                                                               Redstone Fcu,
                            Attn: Bankruptcy Dept, 220 Wynn Drive,
                                                                                                   Huntsville AL 35893-0001
9971336
                         +E-mail/Text: Bankruptcy@redfcu.org Jan 10 2019 03:50:29
                                                                                                                              Redstone Federal Credit Union,
                                                         Huntsville AL 35893-0001
                            220 Wynn Drive,
9971313
                         +E-mail/Text: dhrcscbu@dhr.alabama.gov Jan 10 2019 03:49:33
                                                                                                                                    Regina Mangrum,
                                                                                                                                                Montgomery AL 36130-1001
                            c/oAlabama Department of Human Resources,
                                                                                                      50 North Ripley Street,
                         +E-mail/Text: bankruptcy@speedyinc.com Jan 10 2019 03:49:48
                                                                                                                                                             3527 N Ridge Rd,
9971351
                                                                                                                                    Speedy Cash,
                            Wichita KS 67205-1212
9971340
                          EDI: VERIZONCOMB.COM Jan 10 2019 07:43:00
                                                                                                       Verizon Wireless,
                                                                                                                                         500 Technology Drive #550,
                            Saint Charles MO 63304-2225
                         +EDI: BLUESTEM Jan 10 2019 07:43:00
9971341
                                                                                        Web Bank Fresh Start, 6250 Ridgewood Rd.,
                            Saint Cloud MN 56303-0820
9971343
                         +E-mail/Text: ebankruptcy@woodforest.com Jan 10 2019 03:51:51
                                                                                                                                     Woodforest National Bank,
                            2800 Spring Ave SW, Decatur AL 35603-1218
                                                                                                                                                          TOTAL: 20
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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
9971342* +Web Bank Fresh Start, 6250 Ridgewood Rd, Saint Cloud MN 56303-0820
9971338 ##++++USA CREDIT, ATTN: TAMELA BARTON, 1 MILLENNIUM DR # 1, UNIONTOWN PA 15401-6408
(address filed with court: Usa Credit, Attn: Tamela Barton, 1 Millennium Dr,
Uniontown PA 15401)

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2019 at the address(es) listed below:

NONE. TOTAL: 0

Information to	o identify the case:			
Debtor 1	Carlos Bryant	Social Security number or ITIN xxx-xx-9012		
	First Name Middle Name Last Name	EIN		
Debtor 2		Social Security number or ITIN		
(Spouse, if filing)	First Name Middle Name Last Name	EIN		
UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ALABAMA, NORTHERN DIVISION		Date case filed for chapter 13 1/9/19		
Case number: 19–80047–CRJ13				

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Carlos Bryant	
2.	All other names used in the last 8 years		
3.	Address	6516 Buddy Garrett Rd. Tanner, AL 35671–3901	
4.	Debtor's attorney Name and address	Kathryn V. Davis Bond, Botes, Skystus, Tanner & Ezzell PC 225 Pratt Ave. Huntsville, AL 35801	Contact phone 256-539-9899
			Email: ccaldwell@bondnbotes.com
5.	Bankruptcy trustee Name and address	Michele T. Hatcher Chapter 13 Trustee P.O. Box 2388 Decatur, AL 35602	Contact phone 256–350–0442
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	400 Well Street P. O. Box 2775 Decatur, AL 35602	Hours open:
			8:00 a.m. – 4:00 p.m. Monday–Friday
			Contact phone 256–584–7900
			Date: 1/9/19

For more information, see page 2 >

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

page 1

Debtor Carlos Bryant Case number 19-80047-CRJ13

7. Meeting of creditors Debtors must attend the meeting to February 11, 2019 at 11:00 AM Location: be questioned under oath. In a joint Federal Building, Cain St Entrance, Room 200, Decatur, AL 35601 case, both spouses must attend. The meeting may be continued or adjourned to a Creditors may attend, but are not later date. If so, the date will be on the court required to do so. docket 8. Deadlines Filing deadline: 4/12/19 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following deadlines. You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4) Filing deadline: 3/20/19 Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 7/8/19 Deadline for governmental units to file a proof of Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor Claims can be filed electronically through the court's website at: www.alnb.uscourts.gov/electronic-proof-claim. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors 9. Filing of plan debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 3/4/19 at 1:30 PM , Location: Federal Building, Cain St Entrance, 3rd Floor Courtroom, Decatur, AL 35601 If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The bankruptcy case debtor will remain in possession of the property and may continue to operate the business, if any, unless the The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline 13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

page 2